IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application

Joseph Thomas ONeil Inventor(s)

Docket No.

2000-0434

Serial No.

Filing Date

Examiner

Art Unit

Title

Efficient And Secure Bill Payment Via Mobile IP Terminals

COMMISSIONER FOR PATENTS WASHINGTON, D. C. 20231

SIR::

INFORMATION DISCLOSURE STATEMENT

In accordance with 37 CFR 1.97(b), the enclosed Information Disclosure Statement, with attached reference(s), is submitted for consideration in the above-identified application.

A copy of each of the listed documents is enclosed.

NO FEE REQUIRED

In the event of non-payment or improper payment of a required fee, the commissioner is authorized to charge or credit Deposit Account No. 01-2745 as required to correct the error.

Respectfully,

Michele L. Conover, Attorney

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Date: Dec. 6, 2000

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